

Information to identify the case:

Debtor 1	<u>Luanne C. Thomas</u>	Social Security number or ITIN	xxx-xx-9222
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-19574-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luanne C. Thomas
aka Luanne Capri Thomas

7/3/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Luanne C. Thomas
Debtor

Case No. 21-19574-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 03, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2025:

Recip ID	Recipient Name and Address
db	+ Luanne C. Thomas, 219 Weatherby Ave., Swedesboro, NJ 08085-1027
cr	+ Gibbstown Dentistry, Inc., c/o Honig & Greenberg, LLC, 1949 Berlin Road, Suite 200, Cherry Hill, NJ 08003-2077
519469544	+ GIBBSTOWN DENTISTRY, C/o Honig & Greenberg, LLC, Attn: Helene B. Raush, 1949 Berlin Road, Suite 200 Cherry Hill, NJ 08003-2077
519460024	+ Gibbstown Dentistry, 401 Harmony Rd., Suite 14, Gibbstown, NJ 08027-1725
519460025	+ Honig & Greenberg LLC, Attn: Helene B. Raush, Esq., 1949 Berlin Rd., Suite 200, Cherry Hill, NJ 08003-2077
519460029	+ Michael Brutschea, 18 Highland Ave, Sicklerville, NJ 08081-1420

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 03 2025 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Jul 03 2025 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: EBNBKNOT@ford.com	Jul 03 2025 20:39:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
519503829	Email/PDF: resurgentbknotifications@resurgent.com	Jul 03 2025 20:45:40	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519460017	Email/Text: taxcollector@swedesboro-nj.us	Jul 03 2025 20:39:43	Borough of Swedesboro, Attn: Tax Office, 1500 Kings Highway, Swedesboro, NJ 08085
519460018	+ EDI: CAPITALONE.COM	Jul 04 2025 00:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519472461	+ EDI: AIS.COM	Jul 04 2025 00:27:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519479727	+ EDI: CBS7AVE	Jul 04 2025 00:27:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519460020	+ EDI: CBS7AVE	Jul 04 2025 00:27:00	Country Door/Swiss Colony, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
519460028	EDI: CITICORP	Jul 04 2025 00:24:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519483844	EDI: Q3G.COM	Jul 04 2025 00:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519460021	Email/Text: bankruptcycourts@equifax.com	Jul 03 2025 20:38:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
519460022	^ MEBN		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jul 03, 2025

Form ID: 3180W

Total Noticed: 36

519462196	Email/Text: EBNBKNOT@ford.com	Jul 03 2025 20:35:25	Experian, PO Box 4500, Allen, TX 75013-1311
519460023	+ EDI: AMINFOFP.COM	Jul 03 2025 20:39:00	FORD MOTOR CREDIT COMPANY LLC, DEPT 55953 PO BOX 55000, DETROIT, MI 48255-0953
520195054	+ EDI: AISACG.COM	Jul 04 2025 00:27:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
520495157	+ EDI: AISACG.COM	Jul 04 2025 00:27:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519460026	+ EDI: IRS.COM	Jul 04 2025 00:27:00	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519509614	EDI: JEFFERSONCAP.COM	Jul 04 2025 00:24:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519460027	+ Email/Text: EBNBKNOT@ford.com	Jul 04 2025 00:27:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
519464714	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 03 2025 20:39:00	Lincoln Automotive Financial, Attn: Bankruptcy, Po Box 54200, Omaha, NE 68154-8000
519460030	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 03 2025 20:39:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519461407	^ MEBN	Jul 03 2025 20:39:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519501416	EDI: Q3G.COM	Jul 03 2025 20:38:17	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519460037	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 04 2025 00:27:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519460038	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 03 2025 20:39:00	Quicken Loans, 1050 Woodward Ave., Detroit, MI 48226-3573
519473998	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 03 2025 20:39:00	Rocket Mortgage, LLC, Attn: Account Resolution Team, 635 Woodward, Detroit, MI 48226-3408
519460039	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 03 2025 20:39:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519460040	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Jul 03 2025 20:38:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
519460041	^ MEBN	Jul 03 2025 20:38:00	Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717
		Jul 03 2025 20:35:35	TransUnion, PO Box 2000, Chester, PA 19016-2000

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519460019	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519460031	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519460032	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519460033	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519460034	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519460035	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jul 03, 2025

Form ID: 3180W

Total Noticed: 36

519460036 *+

Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2025 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Creditor Gibbstown Dentistry Inc. agreenberg@hglclaw.com, btemple@hglclaw.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Helene Bonnie Raush	on behalf of Creditor Gibbstown Dentistry Inc. hraush@morganproperties.com, btemple@hglclaw.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Thomas G. Egner	on behalf of Debtor Luanne C. Thomas tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Ford Motor Credit Company LLC wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9